

REMARKS

The Office Action dated June 29, 2006, has been received and carefully reviewed. The preceding amendments and the following remarks form a full and complete response thereto. Claims 1, 2, 5, 6, 11-16, 18, 20, and 21 have been canceled without prejudice or disclaimer to the cancelled subject matter. Claims 3, 4, 7-9, 17, and 19 are amended. No new matter has been added. Claims 3-4, 7-10, 17, and 19 are pending and are submitted for reconsideration.

Applicants acknowledge that claims 3, 4, 7-10, 17, and 19 were found to contain allowable subject matter and would be allowable if rewritten in independent form.

An objection was made to claim 11 on the grounds that it allegedly may only read on a software program. Claim 11 is cancelled without prejudice or disclaimer. Although it is unnecessary to address this objection because it is now moot, Applicants note that claims 17 and 19, which previously depended from claim 11, recite structures such as a database and network and are not directed to solely software.

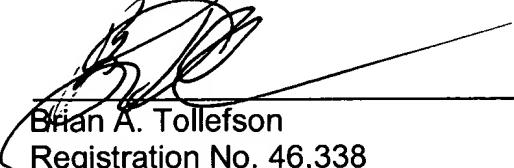
Claims 2, 5-6, 11-16, 18, and 20-21 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Fraser in view of Madoff. Claims 1, 2, 5, 6, 11-16, 18, 20, and 21 have been canceled without prejudice or disclaimer to the cancelled subject matter. Thus, the rejections are now moot.

In view of the foregoing, Applicants request withdrawal of all objections and rejections, and that claims 3, 4, 7-10, 17, and 19 be allowed and this application passed to issue.

Applicants believe that this reply has been timely filed. However, if any extension of time is required in connection with the filing of this paper and has not been requested separately, such extension is hereby requested.

If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Respectfully submitted,

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